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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. 10/047,577 **Conf. No.** 4673
In Re Application of: Davies *et al.* **Art Unit:** 3629
Filed: 01/15/2002 **Dkt. #:** CHA920010007US1 (IBMC-0025)
Cust. No.: 23550 **Examiner:** Nguyen, T. D.
Title: SEPARATION OF DUTIES FOR
BUSINESS PROCESS RISK MANAGEMENT

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

I. INTRODUCTORY COMMENTS

In response to the Office Action of July 2, 2004, please amend the above-referenced patent application as follows:

10/047,577

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